

Date of Deposit: February 21, 2006

BHGL Ref. No. 12729/101 Y! "CIP of P2P Xchange 1" RESPONSE UNDER 37 CFR § 1.116 EXPEDITED PROCEDURE EXAMINING GROUP 3621

Examiner: Firmin Backer

3621

Group Art Unit:

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application:

Paul Gallagher, et. al.

Serial No.: 09/702,274

Filed: October 30, 2000

For: SYSTEMS AND METHODS FOR

IMPLEMENTING PERSON-TO-PERSON MONEY EXCHANGES

RESPONSE AFTER FINAL

Mail Stop: AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action dated December 21, 2005, please enter the following response: